

CLAIMS:

What is claimed is:

1 1. A method of facilitating a credit card transaction between a consumer and  
2 a provider of a product or service, the method comprising:  
3 a telecommunications carrier providing telecommunications services to  
4 users of a plurality of wireless communications devices on a wireless  
5 communications network, the plurality of users including said consumer; and  
6 the telecommunications carrier validating the credit card transaction  
7 between the consumer and the provider.

1 2. A method as recited in claim 1, wherein an amount of revenue is generated  
2 as a result of the transaction, and wherein the method further comprises the  
3 telecommunications carrier receiving a portion of said revenue for validating  
4 the transaction.

1 3. A method as recited in claim 1, wherein said validating the credit card  
2 transaction comprises verifying the identity of the consumer.

1 4. A method as recited in claim 1, further comprising using a wireless  
2 communications device operated by the consumer to acquire information  
3 from the consumer for validating the transaction.

1 5. A method as recited in claim 1, wherein said validating the credit card  
2 transaction comprises associating independent actions by the consumer and  
3 the provider with the transaction.

1 6. A method as recited in claim 1, wherein said validating the credit card  
2 transaction comprises storing credit card information of the consumer within  
3 a trusted domain, the trusted domain excluding the provider.

1 7. A method as recited in claim 6, wherein the stored credit card information  
2 includes a credit card number of a credit card issued to the consumer,  
3 wherein the credit card number is used in the transaction, and wherein the  
4 transaction is executed without requiring the credit card number to be  
5 communicated to the provider or equipment operated by the provider.

1 8. A method as recited in claim 6, further comprising, after validating the  
2 transaction, transmitting the credit card information and information on the  
3 transaction to a remote entity within the trusted domain, for purposes of  
4 initiating a transaction approval process.

1 9. A method of facilitating a credit based transaction between a consumer  
2 and a provider of a product or service, the method comprising:  
3 storing credit account information of the consumer within a trusted  
4 domain which excludes the consumer and the provider; and  
5 using the stored credit account information to validate the transaction  
6 between the consumer and the provider, such that the stored credit account  
7 information is not sent outside the trusted domain during the transaction.

1 10. A method as recited in claim 9, wherein the stored credit account  
2 information includes a credit card number of a credit card issued to the  
3 consumer.

1 11. A method as recited in claim 10, wherein the credit card number is used  
2 in the transaction, and wherein the transaction is executed without requiring  
3 the credit card number to be communicated to the provider or to any  
4 equipment operated by the provider.

1 12. A method as recited in claim 9, wherein the consumer is a user of a  
2 wireless communications devices, the method further comprising using the  
3 wireless communications device to acquire information from the consumer  
4 for validating the transaction.

1 13. A method as recited in claim 12, further comprising using the wireless  
2 communications device to provide information confirming the transaction to  
3 the user.

1 14. A method as recited in claim 12, further comprising providing  
2 telecommunications services to users of a plurality of wireless  
3 communications devices on a wireless communications network, including  
4 storing user account information for each of the plurality of users, including  
5 said consumer.

1 15. A method as recited in claim 14, wherein an amount of revenue is  
2 generated as a result of the transaction, and wherein the method further  
3 comprises receiving a portion of said revenue in exchange for validating the  
4 transaction.

1 16. A method as recited in claim 9, further comprising, after validating the

2 transaction, transmitting the credit card information and information on the  
3 transaction to a remote entity within the trusted domain, for purposes of  
4 initiating a transaction approval process.

1 17. A method of facilitating a credit card transaction between a consumer  
2 using a wireless communication device and a provider of a product or service,  
3 the method comprising:

4 storing personal information of the consumer, including a credit card  
5 number of a credit card issued to the consumer;

6 receiving information for requesting the transaction from a remote  
7 entity;

8 sending information on the transaction to the wireless communication  
9 device;

10 receiving a signal from the wireless communication device indicating  
11 acceptance of the transaction;

12 receiving a personal identification code from the wireless  
13 communication device;

14 using the received personal identification code and the stored personal  
15 information on the consumer to verify the identity of the consumer, and

16 if the identity of the consumer is verified, sending to a remote entity a  
17 transaction request including information on the transaction and the credit  
18 card number, for initiation of a transaction approval process.

1 18. A method as recited in claim 17, wherein said storing personal  
2 information of the consumer comprises storing personal information of the

3 consumer in a database within a trusted domain, the trusted domain  
4 excluding the consumer and the provider.

1 19. A method as recited in claim 18, wherein the stored personal information  
2 of the consumer is not permitted to pass outside the trusted domain at any  
3 time during performance of said method.

1 20. A method as recited in claim 17, further comprising:  
2 receiving a signal indicating the transaction has been approved; and  
3 in response to receiving the signal indicating the transaction has been  
4 approved,  
5 storing a digital receipt of the transaction, and  
6 sending a signal to the wireless communication device to cause  
7 the wireless communication device to output a message confirming  
8 completion of the transaction.

1 21. A method as recited in claim 17, further comprising providing  
2 telecommunications services to users of a plurality of wireless  
3 communications devices on a wireless communications network, including  
4 storing user account information for each of the plurality of users, including  
5 said consumer.

1 22. A method as recited in claim 21, further comprising, prior to sending  
2 information on the transaction to the wireless communication device:  
3 receiving a unique identifier of the wireless communication device  
4 from a remote entity; and

5 identifying the wireless communication device and an associated user  
6 account based on the unique identifier.

1 23. A method as recited in claim 22, further comprising verifying that the  
2 wireless communication device is in geographic proximity to the provider.

1 24. A method of facilitating a credit card transaction between a consumer  
2 using a wireless communication device and a provider of a product or service,  
3 the method comprising:

4 storing personal information of the consumer in a database within a  
5 trusted domain, the trusted domain excluding the consumer and the provider,  
6 the personal information including a credit card number of a credit card  
7 issued to the consumer;

8 receiving information for requesting the transaction from a remote  
9 entity, the information for requesting the transaction including an amount of  
10 the transaction and a provider identifier;

11 storing the information for requesting the transaction;

12 sending information on the transaction to the wireless communication  
13 device via a wireless network;

14 receiving a signal from the wireless communication device indicating  
15 acceptance of the transaction by the consumer;

16 receiving a personal identification code from the wireless  
17 communication device via the wireless communications network;

18 using the received personal identification code and the stored personal  
19 information on the consumer to verify the identity of the consumer, and

20 if the identity of the consumer is verified, sending to a remote entity a  
21 transaction request including information on the transaction and the credit  
22 card number, for initiation of a transaction approval process, wherein the  
23 credit card information of the consumer is not permitted to pass outside the  
24 trusted domain;

25 receiving a signal indicating the transaction has been approved; and  
26 in response to receiving the signal indicating the transaction has been  
27 approved,

28 storing a digital receipt of the transaction, and

29 sending a signal to the wireless communication device over the  
30 wireless communication network to cause the wireless communication device  
31 to output a message confirming completion of the transaction.

1 25. A method as recited in claim 24, wherein the stored personal information  
2 of the consumer is not permitted to pass outside the trusted domain at any  
3 time during performance of said method.

1 26. A method as recited in claim 24, further comprising providing  
2 telecommunications services to users of a plurality of wireless  
3 communications devices on a wireless communications network, including  
4 storing user account information for each of the plurality of users, including  
5 said consumer.

1 27. A method as recited in claim 26, further comprising, prior to sending  
2 information on the transaction to the wireless communication device:

3 receiving a unique identifier of the wireless communication device  
4 from a remote entity; and  
5 identifying the wireless communication device and an associated user  
6 account based on the unique identifier.

1 28. A method as recited in claim 27, further comprising verifying that the  
2 wireless communication device is in geographic proximity to the provider.

1 29. A method as recited in claim 24, wherein the remote entity is within the  
2 trusted domain, and wherein said receiving information for requesting the  
3 transaction comprises receiving the information from the remote entity via a  
4 secure channel.

1 30. A method as recited in claim 24, wherein the stored digital receipt is  
2 remotely accessible to the consumer.

1 31. A method as recited in claim 24, providing a computer-implemented  
2 portal, through which the consumer can remotely access a commerce  
3 application;

1 32. A method as recited in claim 31, wherein the stored digital receipt is  
2 remotely accessible to the consumer via said portal.

1 33. A method of facilitating a credit card transaction between a consumer and  
2 a provider of a product or service, the method comprising:  
3 receiving information associated with the transaction from a remote



4 terminal operated by the provider;  
5 determining whether the transaction is of a predetermined type;  
6 if the transaction is determined not to be of the predetermined type,  
7 then initiating a transaction approval process by transmitting at least a  
8 portion of the received information to a clearing network for approval of the  
9 transaction;  
10 if the transaction is determined to be of the predetermined type, then  
11 transmitting the received information to a remote validation  
12 entity other than the clearing network over a secure channel, to enable  
13 validation of the transaction by the remote validation entity, and  
14 upon receiving an indication that the transaction has been  
15 validated by the remote validation entity, initiating a transaction approval  
16 process by transmitting at least a portion of the information to the clearing  
17 network for approval of the transaction.

1 34. A method as recited in claim 33, wherein the information received from  
2 the remote terminal does not include a credit card number if the transaction is  
3 of the predetermined type, such that the information transmitted to the  
4 remote validation entity does not include a credit card number, and such that  
5 the remote validation entity validates the transaction without requiring the  
6 consumer or the provider to communicate a credit card number in connection  
7 with the transaction.

1 35. A method as recited in claim 34, wherein the information received from  
2 the remote terminal includes a credit card number if the transaction is not of

3 the predetermined type.

1 36. A method as recited in claim 33, wherein said determining whether the  
2 transaction is of a predetermined type comprises determining whether the  
3 transaction is of the predetermined type based on the information received  
4 from the remote terminal.

1 37. A method as recited in claim 36, wherein said determining whether the  
2 transaction is of a predetermined type comprises determining whether the  
3 received information includes a predetermined code.

1 38. A method as recited in claim 36, wherein the information received from  
2 the remote terminal may include a credit card number, and wherein said  
3 determining whether the transaction is of a predetermined type comprises  
4 determining whether the information received from the remote terminal  
5 includes a predetermined code in place of a credit card number.

1 39. A method of a telecommunications carrier facilitating a credit card  
2 transaction between a consumer using a wireless communication device and a  
3 provider of a product or service, the method comprising:

4 providing telecommunications services to users of a plurality of  
5 wireless communications devices on a wireless communications network,  
6 including storing user account information for each of the plurality of users,  
7 the plurality of users including said consumer;

8 storing personal information of the consumer in a database within a  
9 trusted domain, the trusted domain excluding the consumer and the provider,

10 the personal information including a credit card number of a credit card  
11 issued to the consumer;

12 receiving information for requesting the transaction from a remote  
13 entity, the information for requesting the transaction including a unique  
14 identifier of the wireless communication device, an amount of the transaction,  
15 and a provider identifier;

16 storing the information for requesting the transaction;

17 identifying the wireless communication device and an associated user  
18 account based on the unique identifier;

19 verifying that the wireless communication device is in geographic  
20 proximity to the provider;

21 sending information on the transaction to the wireless communication  
22 device via a wireless network;

23 receiving a signal from the wireless communication device indicating  
24 acceptance of the transaction by the consumer;

25 receiving a personal identification code from the wireless  
26 communication device via the wireless communications network;

27 using the received personal identification code and the stored personal  
28 information on the consumer to verify the identity of the consumer, and  
29 if the identity of the consumer is verified, sending to a remote entity a  
30 transaction request including information on the transaction and the credit  
31 card number, for initiation of a transaction approval process, wherein the  
32 credit card information of the consumer is not permitted to pass outside the  
33 trusted domain;

34 receiving a signal indicating the transaction has been approved; and  
35 in response to receiving the signal indicating the transaction has been  
36 approved,  
37 storing a digital receipt of the transaction, and  
38 sending a signal to the wireless communication device over the  
39 wireless communication network to cause the wireless communication device  
40 to output a message confirming completion of the transaction.

1 40. A method as recited in claim 39, wherein the stored personal information  
2 of the consumer is not permitted to pass outside the trusted domain at any  
3 time during performance of said method.

1 41. A method of facilitating a credit card transaction between a consumer and  
2 a provider of a product or service, the method comprising:

3 providing a computer-implemented portal, through which the  
4 consumer can remotely access a commerce application;

5 storing personal information of the consumer in a database within a  
6 trusted domain, the trusted domain excluding the consumer and the provider,  
7 the personal information including a credit card number of a credit card  
8 issued to the consumer;

9 receiving, from a remote entity within the trusted domain, information  
10 for requesting the transaction, including an amount of the transaction and a  
11 provider identifier;

12 storing the information for requesting the transaction;

13           generating a session identifier corresponding to the transaction in  
14   response to receiving the information for requesting the transaction;  
15           associating the session identifier with the stored information for  
16   requesting the transaction;  
17           sending the session identifier to a remote entity, for subsequent  
18   communication to the consumer;  
19           receiving a confidential personal identification code and a user-input  
20   session identifier from a wireless communication device via a wireless  
21   communications network;  
22           using the received personal identification code, the user-input session  
23   identifier, and the stored personal information of the consumer to attempt to  
24   validate the transaction, including           using the personal  
25   identification code and the stored personal information to verify the identity  
26   of the consumer, and  
27           using the user-input session identifier to look up the stored  
28   information for requesting the transaction and to associate the consumer with  
29   the transaction;  
30           if the transaction is successfully validated, then sending information on  
31   the transaction to the wireless communication device over the wireless  
32   network, to cause the wireless communication device to output a prompt to  
33   accept or decline the transaction;  
34           receiving a signal from the wireless communication device indicating  
35   acceptance of the transaction;  
36           in response to receiving the signal indicating acceptance of the

37 transaction, sending to the remote entity a transaction request including  
38 information on the transaction and the credit card number, for initiation of a  
39 transaction approval process by a clearing network, without sending the  
40 credit card information outside the trusted domain;  
41 receiving a signal indicating the transaction has been approved by the  
42 clearing network; and  
43 in response to receiving the signal indicating the transaction has been  
44 approved by the clearing network,  
45 storing a digital receipt of the transaction in association with the  
46 identity of the consumer; and  
47 sending a signal to the wireless communication device over the  
48 wireless communication network to cause the wireless communication  
49 device to output a message confirming completion of the transaction.

1 42. A method as recited in claim 41, wherein the credit card number is not  
2 permitted to pass outside the trusted domain at any time during the  
3 transaction.

1 43. A method as recited in claim 41, wherein said receiving information for  
2 requesting the transaction comprises receiving the information for requesting  
3 the transaction via a secure channel.

1 44. A method as recited in claim 41, wherein the stored digital receipt is  
2 remotely accessible to the consumer.

1 45. A method as recited in claim 44, wherein the stored digital receipt is

2 remotely accessible to the consumer via said portal.

1 46. An apparatus for facilitating a credit card transaction between a consumer  
2 and a provider of a product or service, the apparatus comprising:

3 means for storing credit card information of the consumer within a  
4 trusted domain, the trusted domain excluding the consumer and the provider;  
5 and

6 means for using the stored credit card information to validate the  
7 transaction, such that the stored credit card information is not permitted to  
8 pass outside the trusted domain at any time in relation to the transaction.

1 47. An apparatus as recited in claim 46, wherein the stored credit card  
2 information includes a credit card number of a credit card issued to the  
3 consumer, wherein the credit card number is used in the transaction, and  
4 wherein the transaction is executed without requiring the credit card number  
5 to be communicated to the provider or equipment operated by the provider.

1 48. An apparatus as recited in claim 46, wherein the consumer is a user of a  
2 wireless communications devices, and wherein the apparatus further  
3 comprises:

4 means for using the wireless communications device to acquire  
5 information from the consumer for validating the transaction; and

6 means for using the wireless communications device to provide  
7 information confirming the transaction to the user.

1 49. An apparatus as recited in claim 48, further comprising means for

2 providing telecommunications services to users of a plurality of wireless  
3 communications devices on a wireless communications network, including  
4 storing user account information for each of the plurality of users, including  
5 said consumer.

1 50. A processing system to facilitate credit card transaction between a  
2 plurality of consumers using wireless communication devices and a plurality  
3 of providers of products or services, the processing system comprising:

4 a database of personal information of the consumers, including, for  
5 each of the consumers, a credit card number of a credit card issued to said  
6 consumer;

7 a processor; and

8 a memory containing instructions for execution by the processor to  
9 control operation of the processing system;

10 wherein the processing system is configured to

11 receive information for requesting a transaction from a remote  
12 entity;

13 send information on the transaction to one of the wireless  
14 communication devices;

15 receive a signal from the wireless communication device  
16 indicating acceptance of the transaction;

17 receive a personal identification code from the wireless  
18 communication device;

19 use the received personal identification code and the stored



20 personal information on the consumer to verify the identity of the consumer,  
21 and  
22 if the identity of the consumer is verified, send to a remote  
23 entity a transaction request including information on the transaction and the  
24 credit card number, for initiation of a transaction approval process.

1 51. A processing system as recited in claim 50, wherein the database of  
2 personal information of the consumers is stored within a trusted domain, the  
3 trusted domain excluding the consumer and the provider.

1 52. A processing system as recited in claim 51, wherein the stored personal  
2 information of the consumer is not permitted to pass outside the trusted  
3 domain at any time during performance of said method.

1 53. A processing system as recited in claim 50, wherein the processing system  
2 is operated by a telecommunications carrier providing wireless  
3 communications services to the plurality of consumers.

1 54. A processing system as recited in claim 50, wherein the processing system  
2 is further configured to verify that the wireless communication device is in  
3 geographic proximity to said provider.

1 55. A processing system as recited in claim 50, wherein the processing system  
2 is further configured to provide a computer-implemented portal, through  
3 which the consumer can remotely access a commerce application using the  
4 wireless communications device.

1 56. A processing system as recited in claim 50, wherein the processing system  
2 is further configured to:  
3 receive a signal indicating the transaction has been approved; and  
4 in response to receiving the signal indicating the transaction has been  
5 approved,  
6 store a digital receipt of the transaction, and  
7 send a signal to the wireless communication device to cause the  
8 wireless communication device to output a message confirming completion of  
9 the transaction.